

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 09-13168**

**Chapter 7**

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Waldemar Suszko  
591 N. Hidden Prairie Ct.  
Palatine, IL 60067

Elzbieta M Suszko  
591 N. Hidden Prairie Ct.  
Palatine, IL 60067

Social Security / Individual Taxpayer ID No.:

xxx-xx-7213

xxx-xx-6125

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 25, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 3

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-13168

User: ahamilton  
Form ID: bl8

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Nov 25, 2009

The following entities were noticed by first class mail on Nov 27, 2009.

db/jdb +Waldemar Suszko, Elzbieta M Suszko, 591 N. Hidden Prairie Ct., Palatine, IL 60067-8601  
aty Loreto V Lazzara, 7550 N Belmont, Chicago, IL 60634  
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
13781655 +Ameristand Corp, 3841 Brett Lane, Glenview, IL 60026-1201  
13781657 +Chrylser Financial Bvf, 1011 Warrenville Rd Ste, Lisle, IL 60532-0903  
13781658 +Citibankna, Po Box 769006, San Antonio, TX 78245-9006  
13781661 +Countrywide Home Loans, 450 American St, Simi Valley, CA 93065-6285  
13781662 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
13781666 +Igor B. Oystacher, C/O James Dahl & Associates, 225 W. Washington Suite 1640,  
Chicago, IL 60606-3100  
13781667 +Nationwide Credit, Inc., P.O. Box 740640, Atlanta, GA 30374-0640  
13781670 +Old Willow Falls Condominium Association, C/O Mr Rick J Erickson, 716 Lee Street,  
Des Plaines, IL 60016-4561  
13781669 +Old Willows Falls Condominium Asso., 860 East Old Willow #129, Prospect Heights, IL 60070-2128  
14141911 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
13781671 +Taylor, Bean & Whitake, 1417 N Magnolia Ave, Ocala, FL 34475-9078  
13781672 +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
13781673 Wfnnb/Rmp1, Po Box 337003, Northglenn, CO 80233-7003

The following entities were noticed by electronic transmission on Nov 25, 2009.

tr +EDI: BDPLEIBOWITZ.COM Nov 25 2009 19:04:00 David P Leibowitz, ESQ, Leibowitz Law Center,  
420 Clayton Street, Waukegan, IL 60085-4216  
14071392 +EDI: CHASE.COM Nov 25 2009 19:13:00 CHASE BANK USA, PO BOX 15145,  
WILMINGTON, DE 19850-5145  
13781656 +EDI: CHASE.COM Nov 25 2009 19:13:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
13781665 +EDI: RMSC.COM Nov 25 2009 19:04:00 Gemb/Care Credit, Po Box 981439,  
El Paso, TX 79998-1439  
14084318 EDI: BLINE.COM Nov 25 2009 19:04:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13781659\* +Citibankna, Po Box 769006, San Antonio, TX 78245-9006  
13781660\* +Citibankna, Po Box 769006, San Antonio, TX 78245-9006  
13781663\* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
13781664\* +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
13781668\* +Nationwide Credit, Inc., P.O. Box 740640, Atlanta, GA 30374-0640

TOTALS: 0, \* 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2009

Signature: \_\_\_\_\_

*Joseph Speetjens*